

PATENT COOPERATION TREATY

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NOTIFICATION OF ELECTION

(PCT Rule 61.2)

From the INTERNATIONAL BUREAU

To:

Commissioner
 US Department of Commerce
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 Office, PCT
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 Arlington, VA 22202
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Date of mailing (day/month/year) 10 January 2001 (10.01.01)	
International application No. PCT/US00/05039	Applicant's or agent's file reference 53588-030
International filing date (day/month/year) 25 February 2000 (25.02.00)	Priority date (day/month/year) 25 February 1999 (25.02.99)
Applicant HONNEF, William, L. et al	

1. The designated Office is hereby notified of its election made:

☒ in the demand filed with the International Preliminary Examining Authority on:

20 September 2000 (20.09.00)

☐ in a notice effecting later election filed with the International Bureau on:2. The election ☒ was☐ was not

made before the expiration of 19 months from the priority date or, where Rule 32 applies, within the time limit under Rule 32.2(b).

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PCTWORLD INTELLECTUAL PROPERTY ORGANIZATION
International Bureau

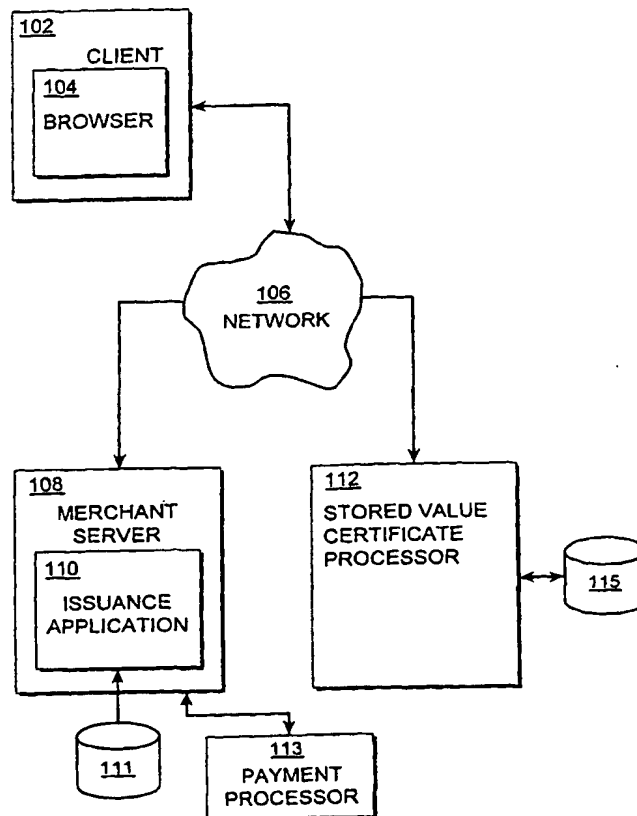
INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

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(54) Title: STORED VALUE ELECTRONIC CERTIFICATE PROCESSING

(57) Abstract

An electronic stored value certificate processing system is provided in which a certificate processor (112) issues stored value certificates to consumers in association with an online merchant (108), and redeems the certificates to a receiver as value received for products or services of the merchant. The certificate processor issues a graphical virtual stored value certificate in the name of the merchant. The stored value gift certificate processor interacts logically and exclusively with the merchant, and the merchant controls interaction with the consumer. Using a Promotions Certificate, merchants can send a file of consumer email addresses and the amount or value of each certificate to the stored value gift processor. The stored value gift processor creates, loads, and issues the Promotions Certificates using email. A consumer receiving a Promotions Certificate can use it at the merchant's online store in exchange for goods and services.



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INTERNATIONAL PRELIMINARY EXAMINATION REPORT

(PCT Article 36 and Rule 70)

Applicant's or agent's file reference 53588-0030	FOR FURTHER ACTION See Notification of Transmittal of International Preliminary Examination Report (Form PCT/IPEA/416)	
International application No. PCT/US00/05039	International filing date (day/month/year) 25 February 2000 (25.02.2000)	Priority date (day/month/year) 25 February 1999 (25.02.1999)
International Patent Classification (IPC) or national classification and IPC IPC(7): G06F 17/60 and US Cl.: 705/14, 26. 27; 235/380,381		
Applicant CYBERSOURCE CORPORATION		
<p>1. This international preliminary examination report has been prepared by this International Preliminary Examining Authority and is transmitted to the applicant according to Article 36.</p> <p>2. This REPORT consists of a total of <u>8</u> sheets, including this cover sheet.</p> <p><input checked="" type="checkbox"/> This report is also accompanied by ANNEXES, i.e., sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications made before this Authority (see Rule 70.16 and Section 607 of the Administrative Instructions under the PCT).</p> <p>These annexes consist of a total of <u>14</u> sheets.</p>		
<p>3. This report contains indications relating to the following items:</p> <p>I <input checked="" type="checkbox"/> Basis of the report</p> <p>II <input type="checkbox"/> Priority</p> <p>III <input type="checkbox"/> Non-establishment of report with regard to novelty, inventive step and industrial applicability</p> <p>IV <input type="checkbox"/> Lack of unity of invention</p> <p>V <input checked="" type="checkbox"/> Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement</p> <p>VI <input type="checkbox"/> Certain documents cited</p> <p>VII <input type="checkbox"/> Certain defects in the international application</p> <p>VIII <input type="checkbox"/> Certain observations on the international application</p>		
Date of submission of the demand 20 September 2000 (20.09.2000)	Date of completion of this report 08 June 2001 (08.06.2001)	
Name and mailing address of the IPEA/US Commissioner of Patents and Trademarks Box PCT Washington, D.C. 20231 Facsimile No. (703)305-3230	Authorized officer Eric Stamber <i>James R. Matthews</i> Telephone No. 703-305-3900	

I. Basis of the report**1. With regard to the elements of the international application:***

- ☐ the international application as originally filed.
- ☒ the description:
pages 1-34 as originally filed
pages NONE, filed with the demand
pages NONE, filed with the letter of _____
- ☒ the claims:
pages NONE, as originally filed
pages NONE, as amended (together with any statement) under Article 19
pages NONE, filed with the demand
pages 35-48, filed with the letter of 24 April 2001 (24.04.2001)
- ☒ the drawings:
pages 1-14, as originally filed
pages NONE, filed with the demand
pages NONE, filed with the letter of _____
- ☐ the sequence listing part of the description:
pages NONE, as originally filed
pages NONE, filed with the demand
pages NONE, filed with the letter of _____

2. With regard to the language, all the elements marked above were available or furnished to this Authority in the language in which the international application was filed, unless otherwise indicated under this item.

These elements were available or furnished to this Authority in the following language _____ which is:

- ☐ the language of a translation furnished for the purposes of international search (under Rule 23.1(b)).
- ☐ the language of publication of the international application (under Rule 48.3(b)).
- ☐ the language of the translation furnished for the purposes of international preliminary examination (under Rules 55.2 and/or 55.3).

3. With regard to any nucleotide and/or amino acid sequence disclosed in the international application, the international preliminary examination was carried out on the basis of the sequence listing:

- ☐ contained in the international application in printed form.
- ☐ filed together with the international application in computer readable form.
- ☐ furnished subsequently to this Authority in written form.
- ☐ furnished subsequently to this Authority in computer readable form.
- ☐ The statement that the subsequently furnished written sequence listing does not go beyond the disclosure in the international application as filed has been furnished.
- ☐ The statement that the information recorded in computer readable form is identical to the written sequence listing has been furnished.

4. ☒ The amendments have resulted in the cancellation of:

- ☐ the description, pages NONE
- ☒ the claims, Nos. 5,6,8,9,11,13,15-17,27-33,35,43,45-49
- ☐ the drawings, sheets/fig NONE

5. ☐ This report has been established as if (some of) the amendments had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).**

* Replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as "originally filed" and are not annexed to this report since they do not contain amendments (Rules 70.16 and 70.17).

** Any replacement sheet containing such amendments must be referred to under item 1 and annexed to this report.

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International application No.

PCT/US00/05039

V. Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement**1. STATEMENT**

Novelty (N)	Claims <u>1-31</u>	YES
	Claims <u>NONE</u>	NO
Inventive Step (IS)	Claims <u>NONE</u>	YES
	Claims <u>1-31</u>	NO
Industrial Applicability (IA)	Claims <u>1-31</u>	YES
	Claims <u>NONE</u>	NO

2. CITATIONS AND EXPLANATIONS (Rule 70.7)

Please See Continuation Sheet

Supplemental Box

(To be used when the space in any of the preceding boxes is not sufficient)

V. 2. Citations and Explanations:

Applicant's arguments have been fully considered and are deemed unpersuasive.

Even without the Webcertificate page downloaded 1/30/01, the other cited references in conjunction with other well-known internet arts/marketing practices, as more fully discussed below, disclose the claimed inventions.

Response to arguments:**Applicant's argument in Applicant's Amendment at p. 4 :**

"The claimed subject matter delivers the stored value certificate and number to the recipient and allows the recipient to directly and immediately shop a merchant site and redeem their stored value certificate".

Van Dusen discloses this (abstract, whole document)

Applicant's argument at p. 4 :

"In contrast, the claimed subject matter provides a system that allows the consumer to enter both a gift certificate number and a credit card number and to tender any remaining amount due after the gift certificate amount is deducted using a credit card number. Webcertificate has no provision to handle such "split tender" transactions".

Response: The Webcertificate article may not disclose this but Van Dusen does, and it is

Supplemental Box

(To be used when the space in any of the preceding boxes is not sufficient)

obvious that one skilled in the art would have known to use credit card transactions to supplement any deficiencies between purchased and gift certificates amounts, as claimed. (The same response applies to Applicant's Arguments regarding claims 6, 18, 22 (split tender) as set forth on page 5)

Applicant's argument at end of p. 4 to p. 5 :

"The Van Dusen patent only covers the automation of the redemption process, not the actual processing system. The automation requires the creation of an account with the merchant during the redemption process. In contrast, the present disclosure describes a system that creates an account at the time that a certificate is issued."

Response: Van Dusen does disclose establishing an account at time of processing (see text associated w/ Fig. 3 and cols. 4 lines 33-col 5 l. 10)

Applicant's argument at end of p. 4 to p. 5 :

" Van Dusen only describes a system that supports a single merchant. The present invention provides a system for issuance of a stored value certificate that has the capability of being redeemed at one or more merchants."

Response: It is obvious to one skilled in the internet and marketing arts at the time of the invention to combine the teachings of the Webcertificate article and Van Dusen to support a multiple merchants system.

Applicant's arguments at page 5:

1) "The claimed subject matter enables the recipient to complete a split tender transaction using a single click and without entering or even knowing the certificate number."

Response: Van Dusen discloses completing a redemption without entering or even knowing the certificate number. Further, it is obvious that one skilled in the art would have known to use credit card transactions to supplement any deficiencies between purchased and gift certificates amounts, as claimed.

2) "Claim 3 features obtaining purchaser identifying information and purchaser payment information from a database of the certificate issuer that is created as part of a prior sales transaction. The references have no teaching about obtaining information from such a database".

Response: This feature is well-known to those skilled in the marketing arts and would have been obvious to be incorporated in conjunction to the above cited teachings to facilitate transaction processing.

3) "Claim 4 features dispatching a notification message that includes a hyperlink that

Supplemental Box

(To be used when the space in any of the preceding boxes is not sufficient)

contains the unique identification value and links to a view certificate function. The cited references require the recipient to manually enter the certificate number in order to view the amount of stored value associated with the certificate. Claim 4 has no such requirement and provides for immediate hyperlinked viewing of a certificate without knowing the certificate number."

Response: VanDusen discloses immediate viewing of the certificate amount in the e-mail and hyperlink to deposit in the account. Further, it is well known at the time of the invention to use hyperlinks to access/view other web pages/graphics. It is obvious one skilled in the arts would have known to use hyperlinks together with Van Dusen's disclosures to allow viewing of certificates graphics if such is desired.

Applicant's arguments at page 6:

1) "Claim 8 (as renumbered) features generating a certificate identification value as a random value and ensuring that the generated value is available for use. The cited references do not teach this approach."

Response: This feature is well-known in the arts and obvious to incorporate with the cited references teachings to ensure uniqueness of the identification value. This uniqueness purpose is well known and widely pursued.

2) "Claim 10 features receiving a redemption request at a party other than the certificate issuer and returning excess certificate value to that party. "

Response: there seems to be confusion in Applicant's argument. The Examiner reads claim 10 as in effect paying the party other than the certificate issuer the amount of the purchase while leaving the excess certificate value as balance for the gift recipient:

Read as such, claim 10 is obvious to one skilled in the marketing arts as affiliate merchants systems where one merchant certificate can be redeemed at different merchants is well-known. One such is American Express Gift Cheque as admitted by Applicant at disclosures p. 2. Further leaving the excess certificate value as balance for the gift recipient would be logical commercial practice. Such obvious Variations to the Van Dusen/Webcertificate systems readily would have been apparent to one skilled in the arts at the time of invention.

3) "Claim 13 and Claim 14 feature receiving redemption information at a telephone call center or physical store, respectively".

Response: It would have been obvious to incorporate these commonly known practices to the cited references teachings to accommodate a wide range of customer redemption preferences.

4) "Claims 15 (specified minimum purchase amount), 16 (first purchase at the redeeming merchant only), and 17 (selected goods/services by redeeming merchants only) feature redeeming

Supplemental Box

(To be used when the space in any of the preceding boxes is not sufficient)

the certificate only upon certain specified circumstances" (content in parentheses added).

Response:: All the above claimed specified circumstances are well-known restrictions imposed by merchants in their marketing programs whereby they want to attract new customers by issuing gift certificates. Such gift certificates, such as delivered through traditional mail, would oftentimes carry the above claimed restrictions in furtherance of the particular marketing program. It would have been obvious to one skilled in the arts to import those well-known practices into the electronic systems as taught by Van Dusen and Webcertificate to effect the same marketing purposes.

Thus:

Claims 1-31 lack an inventive step under PCT Article 33(3) as being obvious over :

the article "Pair of Web Companies Launch Gift Certificates Products for Holidays" Electronic Advertising and Marketplace Report, v12 , n22,pNA, Dec 1,1998, hereinafter the "Webcertificate" article,

the Webcertificate.com web page, copyright 1998-2001, hereinafter the "Web page", Van Dusen, US 6,175,823 B1, hereinafter, Van Dusen and , further, in view of well-known Internet e-mail notification techniques (e.g. Micrisoft Outlook "delivered" and "read" features), as well as well-known marketing, cross-selling schemes and customer database management techniques, as well as well-known techniques for the design and generation of incentives, reward or loyalty coupons.

The "Webcertificate" article, discloses the gift certificates system of Webcertificate.com whereby the buyers customize the certificates using a template, indicate how much they want to spend, enter name and email address of the recipient and add an optional personalized email address. They then pay by credit card.

Once the recipient receives the notification e-mail they follow the email instructions to activate the certificate including a link to a personal gift page at the Webcertificate site. Once at the website, they enter a personal claim code and are presented with the Webcertificate.(claims 2,4) The system assigns users a Webcertificate account number and expiration date. Users can then offer the account number in place of a credit card at any online merchant on the Web, although they are prompted to use a list of suggested sites .When purchases are made the amount is automatically deducted from the gift account. Users can check their remaining balances through the Webcertificate site.

Van Dusen discloses

An e-gift certificate system in the form of email documents that include hyper links for automating the redemption process . When a gift certificate recipient selects such a hyperlink the recipient's computer automatically transmit a claim code to the merchant website and the site responds by automatically crediting the recipient's personal account with the gift certificate amount. When the

Supplemental Box

(To be used when the space in any of the preceding boxes is not sufficient)

recipient subsequently makes a purchase from the merchant's Web site, the recipient's account balance is automatically applied to the purchase price. The recipient may have many accounts with the merchant therefore a second method of payment is available if the purchase amount exceeds the gift amount credited.

The Webcertificate .com webpage, copyright 1998-2001, hereinafter the "webpage" frequently asked questions " teaches receiving updated recipient identifying information from the certificate issuer and updating the certificate information with the updated recipient information. Inherent is this system is new notification to gift certificate recipient upon that updated information.

One skilled in the marketing /advertising and Internet arts would have known to combine all the teachings found in the above-mentioned articles to arrive at all of Applicant's claimed inventions. The motivation to combine would have been minor enhancements to the main teachings taught by the Webcertificate article, using all known techniques, aiming to provide a wider use for the gift certificates/incentives certificates systems, which motivation again is apparent in the Webcertificate webpage.

-----New Citations-----

Webcertificate .com webpage, Frequently asked Questions, How it works, copyright 1998-2001, downloaded 1/30/01

US 6,175,823 B1 (VAN DUSEN) 16 January 2001

US 6,014,634 A (SCROGGIE) 11 January 2000

US,138,106 A (WALKER et al) 24 October 2000

CLAIMS

What is claimed is:

1. A method of processing an electronic stored value certificate, comprising the steps of:
receiving and storing certificate information that identifies a recipient of the certificate, a recipient address, and an amount of the electronic stored value certificate;
issuing and activating the electronic stored value certificate in response to successfully carrying out a purchase transaction that transfers value from an account associated with a purchaser of the electronic stored value certificate to a certificate issuer with which the electronic stored value certificate may be redeemed;
creating and storing a unique identification value for the electronic stored value certificate in association with the certificate information as part of activating the electronic stored value certificate.
2. A method as recited in Claim 1, further comprising the steps of generating information defining a graphic image, in the form of a stored value certificate, promotion certificate, incentive certificate, or award certificate, and that contains the certificate information, for display by a client computer associated with the purchaser.
3. A method as recited in Claim 1, further comprising the steps of retrieving purchaser identifying information and purchaser payment information from a database associated with the certificate issuer that is created as part of a prior sales transaction between the purchaser and the certificate issuer.
4. A method as recited in Claim 1, further comprising the steps of generating and dispatching a notification message to the recipient of the electronic stored value certificate that includes a hyperlink that contains the unique identification value and links to a view certificate and statement function whereby the recipient may view the certificate and statement within a browser.

5. A method as recited in Claim 1, further comprising the steps of:
generating and dispatching a notification message to the recipient of the electronic stored value certificate that includes a hyperlink that contains the unique identification value and links to a view certificate and statement function whereby the recipient may view the certificate and statement within a browser;
substantially concurrently generating and dispatching a confirmation message to the purchaser of the stored value certificate.
6. A method as recited in Claim 1, further comprising the steps of:
generating and dispatching a notification message to the recipient of the electronic stored value certificate that includes a hyperlink that contains the unique identification value and links to a view certificate and statement function whereby the recipient may view certificate and statement within a browser;
substantially concurrently generating and dispatching a confirmation message to the purchaser of the stored value certificate;
generating and dispatching a notification failure message to the purchaser of the stored value certificate when a delivery failure of the notification message occurs.
7. A method as recited in Claim 1, further comprising the steps of:
receiving a request to redeem the electronic stored value certificate, wherein the request includes the unique identification value and an amount of an order placed by the recipient of the electronic stored value certificate;
determining a current value of the electronic stored value certificate associated with the unique identification value;
reducing the current value of the electronic stored value certificate by the amount of the order;
generating and returning an amount redeemed to a merchant with which the electronic stored value certificate may be redeemed.

8. A method as recited in Claim 1, further comprising the steps of:
receiving a request to redeem the electronic stored value certificate, wherein the request includes the unique identification value and an amount of an order placed by the recipient of the electronic stored value certificate;
determining a current value of the electronic stored value certificate associated with the unique identification value;
determining whether applying the current value of the electronic stored value certificate to the amount of the order results in a balance due for the order, and if so, depleting the certificate value to zero and returning the total amount redeemed from the certificate to the merchant.
9. A method as recited in Claim 8, further comprising the steps of computing, at the merchant, a remaining amount due and requesting a second payment method.
10. A method as recited in Claim 1, further comprising the steps of:
receiving a request to redeem the electronic stored value certificate, wherein the request includes the unique identification value and an amount of an order placed by the recipient of the electronic stored value certificate;
determining a current value of the electronic stored value certificate associated with the unique identification value;
determining whether applying the current value of the electronic stored value certificate to the amount of the order results in a balance due for the order;
applying the electronic stored value certificate to the order by reducing the current value of the electronic stored value certificate to zero and attempting to receive the balance due for the order by carrying out a charge transaction that transfers value from an account associated with the recipient of the electronic stored value certificate to a certificate issuer with which the electronic stored value certificate may be redeemed;
restoring the electronic stored value certificate to its previously determined current value in response to failure of the charge transaction.

11. A method as recited in Claim 1, further comprising the steps of:
receiving the unique identifier of an electronic stored value certificate from a
certificate issuer;
retrieving the certificate information that is associated with an electronic stored
value certificate having the unique identifier;
returning the certificate information to the certificate issuer in a pre-determined
form.
12. A method as recited in Claim 1, further comprising the steps of:
receiving the unique identifier of an electronic stored value certificate from a
certificate issuer;
retrieving the certificate information that is associated with an electronic stored
value certificate having the unique identifier;
returning the certificate information to the certificate issuer in a pre-determined
form;
receiving updated recipient identifying information from the certificate issuer and
updating the certificate information with the updated recipient information.
13. A method as recited in Claim 1, further comprising the steps of:
receiving the unique identifier of an electronic stored value certificate from a
certificate issuer;
retrieving the certificate information that is associated with an electronic stored
value certificate having the unique identifier;
returning the certificate information to the certificate issuer in a pre-determined
form;
receiving updated recipient identifying information from the certificate issuer and
updating the stored value certificate information with the updated recipient
information;
generating and dispatching a second notification message to the recipient of the
electronic stored value certificate based on the updated recipient
identifying information.

14. A method as recited in Claim 1, wherein creating and storing a unique identification value comprises the steps of:
generating a random numeric value;
determining whether the random numeric value is currently associated with
another existing certificate;
storing the random numeric value as the unique identification value when the
random numeric value is not currently associated with another existing
certificate.
15. A method as recited in Claim 1, wherein the certificate issuer is a merchant with
which the certificate may be redeemed for goods or services.
16. A method as recited in Claim 1, wherein the certificate issuer is a third party that
hosts certificate processing services for a plurality of merchants.
17. A method as recited in Claim 1, wherein the certificate issuer is a third party that
hosts certificate processing services for a plurality of merchants, and wherein each
certificate may be redeemed for goods or services at any of a plurality of
merchants.
18. A method as recited in Claim 1, wherein the certificate is redeemable for goods or
services of a party other than the certificate issuer.
19. A method as recited in Claim 1, further comprising the steps of:
receiving a request to redeem the electronic stored value certificate at a party other
than the certificate issuer, wherein the request includes the unique
identification value and an amount of an order placed by the recipient of
the electronic stored value certificate;
determining a current value of the electronic stored value certificate associated
with the unique identification value;
reducing the current value of the electronic stored value certificate by the amount
of the order;

generating and returning an amount redeemed to the party other than the certificate issuer.

20. A method of redeeming an electronic stored value certificate, wherein the electronic stored value certificate has a pre-determined current face value that is stored in a database, has a unique identification value, and is associated with a purchaser and a recipient, the method comprising the steps of:
receiving a request to redeem the electronic stored value certificate, wherein the request includes the unique identification value and an amount of an order placed by the recipient;
determining, from the database, a current value of the electronic stored value certificate associated with the unique identification value;
reducing the current value of the electronic stored value certificate by the amount of the order;
generating and returning an amount redeemed to a merchant with which the electronic stored value certificate may be redeemed.
21. A method of redeeming an electronic stored value certificate, wherein the electronic stored value certificate has a pre-determined current face value that is stored in a database, has a unique identification value, and is associated with a purchaser and a recipient, the method comprising the steps of:
receiving a request to redeem the electronic stored value certificate, wherein the request includes the unique identification value and an amount of an order placed by the recipient;
determining a current value of the electronic stored value certificate associated with the unique identification value;
determining whether applying the current value of the electronic stored value certificate to the amount of the order results in a balance due for the order, and if so, applying the current value of the electronic stored value certificate to the amount of the order and receiving the balance due for the order by carrying out a charge transaction that transfers value from an account associated with the recipient of the electronic stored value

certificate to a merchant with which the electronic stored value certificate may be redeemed.

22. A method of redeeming an electronic stored value certificate, wherein the electronic stored value certificate has a pre-determined current face value that is stored in a database, has a unique identification value, and is associated with a purchaser and a recipient, the method comprising the steps of:
receiving a request to redeem the electronic stored value certificate, wherein the request includes the unique identification value and an amount of an order placed by the recipient;
determining a current value of the electronic stored value certificate associated with the unique identification value;
determining whether applying the current value of the electronic stored value certificate to the amount of the order results in a balance due for the order;
applying the electronic stored value certificate to the order by reducing the current value of the electronic stored value certificate to zero and attempting to receive the balance due for the order by carrying out a charge transaction that transfers value from an account associated with the recipient of the electronic stored value certificate to a merchant with which the electronic stored value certificate may be redeemed;
restoring the electronic stored value certificate to its previously determined current value in response to failure of the charge transaction.
23. A computer system configured to process an electronic stored value certificate, comprising:
a database that stores certificate information defining the electronic stored value certificate, including information identifying a recipient, recipient address, and amount of the electronic stored value certificate;
one or more processors coupled to the database;
instructions coupled to the database and the processors which, when executed by the one or more processors, cause the one or more processors to carry out the steps of:

issuing and activating the electronic stored value certificate in response to
successfully carrying out a transaction that transfers value from an account
associated with a purchaser of the electronic stored value certificate to a
merchant with which the electronic stored value certificate may be
redeemed;
creating and storing a unique identification value in association with the certificate
information as part of activating the electronic stored value certificate.

24. A computer-readable medium carrying one or more sequences of instructions for processing a stored value electronic stored value certificate, wherein execution of the one or more sequences of instructions by one or more processors causes the one or more processors to perform the steps of:
receiving and storing certificate information that identifies a recipient of the certificate, a recipient address, and an amount of the electronic stored value certificate;
issuing and activating the electronic stored value certificate in response to successfully carrying out a purchase transaction that transfers value from an account associated with a purchaser of the electronic stored value certificate to a certificate issuer with which the electronic stored value certificate may be redeemed;
creating and storing a unique identification value for the electronic stored value certificate in association with the certificate information as part of activating the electronic stored value certificate.
25. A method of processing an electronic promotional certificate that is redeemable at a merchant for goods or services, comprising the steps of:
generating information defining display parameters of the certificate;
storing certificate information identifying a recipient, recipient address, and amount of the certificate;
issuing the certificate to a recipient without consideration;
storing value in association with the certificate, wherein the value of the certificate may be redeemed at the certificate issuer in exchange for goods or services;

creating and storing a unique identification value in association with the certificate information as part of activating the electronic stored value certificate.

26. A method of processing an electronic stored value certificate, comprising the steps of:

receiving a request to create the electronic stored value certificate, the request

comprising certificate information that identifies a recipient of the certificate, a recipient address, and an amount of the electronic stored value certificate;

issuing and activating the electronic stored value certificate in response to the request;

creating and storing a unique identification value for the electronic stored value certificate in association with the certificate information as part of activating the electronic stored value certificate.

27. A method as recited in Claim 26, wherein the request further includes a plurality of parameter values that define how the certificate functions.
28. A method as recited in Claim 26, wherein the request further includes a plurality of parameter values that define how the certificate functions, including a certificate type value that defines a certificate type selected from among Gift Certificate, Loyalty Certificate, Incentive Certificate, or Promotion Certificate, and an amount value that represents an initial face value of the certificate.
29. A method as recited in Claim 1, wherein the certificate is a gift certificate that is issued by an issuer other than a merchant with which the certificate may be redeemed as tender for goods or services.
30. A method as recited in Claim 1, wherein the certificate is a promotion certificate that is issued by a merchant with which the certificate may be redeemed as tender for goods or services, without consideration by a purchaser.
31. A method as recited in Claim 1, wherein the certificate is a loyalty certificate that is issued by a merchant to a recipient based upon a pre-determined amount or volume of prior purchases from the merchant carried out by the recipient.
32. A method as recited in Claim 1, wherein the certificate is an incentive certificate that is issued by an issuer to a recipient based upon attainment by the recipient of a pre-determined goal as defined by the issuer.

INTERNATIONAL SEARCH REPORT

 International application No.
 PCT/US00/05039
A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) :G06F 17/60

US CL :705/14

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/14,26,27; 235/380,381

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

Please See Extra Sheet.

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	Pair of Web Companies Launch Gift Certificate Products for Holidays, Electronic Advertising & Marketplace Report, 01 December 1998. Vol 12. No. 22. See paragraphs 4-7.	1-32
Y	US 5,774,870 A (STOREY) 30 June 1998, see the abstract, col. 6 line 63 to col. 7 line 15	1-32
Y	US 5,652,421 A (VEENEMAN et al) 29 July 1997, see the abstract, figs 8-11.	1-32
Y	US 5,687,322 A (DEATON et al) 11 November 1997, see col. 102 lines 40-52.	8-9, 20-22
A	US 5,860,068 A (COOK) 12 January 1999, see the abstract.	1-32

☒ Further documents are listed in the continuation of Box C.
 ☐ See patent family annex.

* Special categories of cited documents:	*T* later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
A document defining the general state of the art which is not considered to be of particular relevance	*X* document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
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L document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	*A* document member of the same patent family
O document referring to an oral disclosure, use, exhibition or other means	
P document published prior to the international filing date but later than the priority date claimed	

Date of the actual completion of the international search

31 MAY 2000

Date of mailing of the international search report

19 JUL 2000

 Name and mailing address of the ISA/US
 Commissioner of Patents and Trademarks
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INTERNATIONAL SEARCH REPORT

International application No.
PCT/US00/05039

C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A,P	US 6,000,608 A (DORF) 14 December 1999, see the abstract.	1-32
A, P	US 5,870,718 A (SPECTOR) 09 February 1999, see the abstract.	1-32
A	BEREBITSKY, ADAM et al, The Gifts That Keep on Giving, Restaurant Hospitality. August 1998. Vol. 82. No. 8. pages 26-27.	1-32

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US00/05039

B. FIELDS SEARCHED

Electronic data bases consulted (Name of data base and where practicable terms used):

DIALOG

Search Terms: electronic, online, internet, www, web, gift certificate, redeem